

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Cheryl Sue Bennett  
DebtorCase No. 19-06620-CCJ  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 113A-6

User: jmontero  
Form ID: 309IPage 1 of 1  
Total Noticed: 20

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.

db +Cheryl Sue Bennett, 721 Royal Oak Drive East, Winter Garden, FL 34787-3895  
 28551622 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 28551623 +Bank of America BBS BBQ, PO Box 15796, Wilmington, DE 19886-5796  
 28551626 +Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335  
 28551627 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  
 28551630 +Regions Bankcard, Attn: Bankruptcy, Po Box 830590, Birmingham, AL 35283-0590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sdean@theorlandolawgroup.com Oct 10 2019 23:17:16 Sophia Cabacum Dean,  
 The Orlando Law Group PL, 12301 Lake Underhill Road, Suite 213, Orlando, FL 32828  
 tr +E-mail/Text: ecf@c13orl.com Oct 10 2019 23:17:30 Laurie K Weatherford,  
 Post Office Box 3450, Winter Park, FL 32790-3450  
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Oct 10 2019 23:18:10  
 United States Trustee - ORL7/13, 7, Office of the United States Trustee,  
 George C Young Federal Building, 400 West Washington Street, Suite 1100,  
 Orlando, FL 32801-2210  
 28551621 +EDI: AMEREXPR.COM Oct 11 2019 03:13:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 28551624 E-mail/Text: bankruptcynotices@ozk.com Oct 10 2019 23:17:25 Bank OZK, Attn: Bankruptcy,  
 Po Box 8811, Little Rock, AR 72231  
 28551625 +EDI: CHASE.COM Oct 11 2019 03:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 28551619 EDI: FLDEPREV.COM Oct 11 2019 03:13:00 Florida Department of Revenue, Bankruptcy Unit,  
 Post Office Box 6668, Tallahassee FL 32314-6668  
 28551628 +EDI: IRS.COM Oct 11 2019 03:13:00 IRS, Po Box 621505, Atlanta, GA 30362-3005  
 28551618 +E-mail/Text: Bankruptcy@octaxcol.com Oct 10 2019 23:17:55 Orange County Tax Collector,  
 PO Box 545100, Orlando FL 32854-5100  
 28551629 +E-mail/Text: pfcu.bankruptcy@partnersfcu.org Oct 10 2019 23:18:33 Partners FCU,  
 Attn: Bankruptcy Dept, 13705 International Drive South, Orlando, FL 32821-5411  
 28551631 +EDI: RMSC.COM Oct 11 2019 03:13:00 Syncb/At Home CC, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 28551632 +EDI: RMSC.COM Oct 11 2019 03:13:00 Syncb/Clock Works Royal, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 28551633 +EDI: RMSC.COM Oct 11 2019 03:13:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 28551635 +EDI: USBANKARS.COM Oct 11 2019 03:13:00 US BankCorp, Attn: Bankruptcy, Po Box 5229,  
 Cincinnati, OH 45201-5229

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28551634 Timeshare  
 28551620\* Internal Revenue Service, Post Office Box 7346, Philadelphia PA 19101-7346  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

Laurie K Weatherford ecfdailysummary@c13orl.com  
 Sophia Cabacum Dean on behalf of Debtor Cheryl Sue Bennett sdean@theorlandolawgroup.com,  
 macosta@theorlandolawgroup.com  
 United States Trustee - ORL7/13, 7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Cheryl Sue Bennett</b>		Social Security number or ITIN <b>xxx-xx-1587</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		EIN <b>-----</b>
United States Bankruptcy Court	<b>Middle District of Florida</b>		Social Security number or ITIN <b>-----</b>
Case number:	<b>6:19-bk-06620-CCJ</b>		EIN <b>-----</b>
			Date case filed for chapter <b>13 10/9/19</b>

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Cheryl Sue Bennett	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	721 Royal Oak Drive East Winter Garden, FL 34787	
<b>4. Debtor's attorney</b> Name and address	Sophia Cabacum Dean The Orlando Law Group PL 12301 Lake Underhill Road, Suite 213 Orlando, FL 32828	Contact phone 407-512-4394 Email: <a href="mailto:sdean@theorlandolawgroup.com">sdean@theorlandolawgroup.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Laurie K Weatherford Post Office Box 3450 Winter Park, FL 32790	Contact phone 407-648-8841
<b>6. Bankruptcy Clerk's Office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 407-237-8000 Date: October 10, 2019

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	<b>November 7, 2019 at 11:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	<b>Location:</b> George C. Young Courthouse, Suite 1202-A, 400 West Washington Street, Orlando, FL 32801
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: January 6, 2020</b>
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: December 18, 2019</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>For a governmental unit: 180 days from the date of filing</b>
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be filed online at the Court's website at <a href="http://www.flmb.uscourts.gov">www.flmb.uscourts.gov</a>, or obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or at any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Attention Mortgage Holders:</b> Attachments to your Proof of Claim may be required by changes to Rule 3001. Forms and attachments are available at <a href="http://www.uscourts.gov">www.uscourts.gov</a>.</p>		
<b>9. Filing of plan, hearing on confirmation of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
	The plan will be sent separately. The initial confirmation hearing will be held on: <b>December 17, 2019 at 09:30 AM</b> , Location: <b>Courtroom 6D, 6th Floor, George C. Young Courthouse, 400 West Washington Street, Orlando, FL 32801</b>	
	Debtors and their attorneys are not required to attend the Initial Confirmation Hearing because, in most cases, the Initial Confirmation Hearing will be continued to a date after the deadline for filing proofs of claim. However, the Court will hear and may rule on motions and objections that are separately noticed for hearing for the same time as the Initial Confirmation Hearing. Local Rule 5073-1 restricts the entry of electronic devices and mobile phones into the Courthouse.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	
<b>14. Voice Case Info. System (McVCIS)</b>	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.	